		06/15/17 14:40:00 Desc Main
Fill in this information to ide	Document Page 1 (ntify your case:	UNITED STATES BANKRUPTCY COURT
United States Bankruptcy Cou	rt for the:	NORTHERN DISTRICT OF ILLINOIS
Northern District of Illinois		11 IN 4 E 9047
Case number (If known):	Chaptarus	JUN 15 2017
The state of the s	☐ Chapter 7	JEFFREY P. ALLSTEADT, CLERK
	☐ Chapter 11 ☐, Chapter 12	INTAKE 1
	Chapter 13	Check if this is an amended filing
		ancided milig
Official Form 101		
/oluntary Per	tition for Individuals Fili	ng for Bankruptcy 12/1
e answer would be yes if eitlebtor 2 to distinguish betwee	ner debtor owns a car. When information is needed about them. In joint cases, one of the spouses must report	d couple may file a bankruptcy case together—called a debtors. For example, if a form asks, "Do you own a carout the spouses separately, the form uses <i>Debtor 1</i> and information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The
as complete and accurate a	is possible. If two married people are filing together, by	oth are agually many it.
formation. If more space is n known). Answer every ques	ecucu, allacii a separale sneel to this form. (In the fon	of any additional pages, write your name and case nun
rtific Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on you		
government-issued picture	First name	
identification (for example, your driver's license or	i iist iidike	First name
passport).	Middle name	Middle name
Bring your picture identification to your meeting	18 IN ZE ITZ	Middle name
identification to your meeting	Last name	Last name
identification to your meeting with the trustee.	Last name M.S	Last name
identification to your meeting	Last name	
identification to your meeting with the trustee.	Last name M.S	Last name
identification to your meeting with the trustee. All other names you have used in the last 8	Last name M.S	East name Suffix (Sr., Jr., II, III)
identification to your meeting with the trustee. All other names you have used in the last 8 years	Last name Suffix (Sr., Jr., II, III) First name	Last name
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All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of	Last name Middle name Last name Middle name Last name Middle name Last name	East name First name Last name First name Middle name Middle name Middle name
All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security	Last name Middle name Last name Middle name Last name Middle name Last name XXX — XX — W — W — Q 3 →	East name First name Last name First name Last name XXX — XX —
identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Last name Middle name Last name Middle name Last name Middle name Last name	Last name First name Last name First name Last name Last name Last name Last name

Case 17-18200 Doc 1 Filed 06/15/17

Entered 06/15/17 14:40:00 Desc Main Page 2 of 10

Debtor 1

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business name and Employer Identification Numb (EIN) you have used the last 8 years	☐ I have not used any business names or EINs. pers	I have not used any business names or EINs.				
Include trade names and doing business as names	d es Business name	Business name				
	EIN	EIN				
	EIN	EIN				
5. Where you live	ANALYSER WITH A FIRST AND A THE PROPERTY OF T	If Debtor 2 lives at a different address:				
	Number Street	Number Street				
	City State ZIP Code	City State ZIP Code				
	County	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	Number Street	Number Street				
	P.O. Box	P.O. Box				
enner (sie voor 2000 en 2000 kaan van de koor voor 10 voor voor voor voor voor voor voor voo	City State ZIP Code	City State ZIP Code				
 Why you are choosin this district to file for bankruptcy 	Over the last 180 days before filing this petition, have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)				
		を記念機能は12mmに対したがありたができたが発動されたではなりますができたができませんできませんができたができませんできませんできません。 - 1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1.00mmによっては、1				

Case 17-18200 Doc 1 Filed 06/15/17

Entered 06/15/17 14:40:00 Desc Main Page 3 of 10

Debtor 1

Document

Case number (if known)_

ſ	Part 2: Tell the Court Abo	out Your	Bankru	ptcy Case					
7	. The chapter of the Bankruptcy Code you	Check for Bar	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under		apter 7			, ,	от органовам.		
		☐ Ch	apter 11						
		☐ Cha	apter 12						
		Ch:	apter 13						
zera eu pe	રાજ્યના કરવાના જાતાના જાતાના જાતાના વધાના કરતા છે. વધાના માત્રા માત્રા માત્રા માત્રા માત્રા માત્રા માત્રા માત્ર	andreas of the contract of the	intellicination from an and constitute of	વેલિયાએના એ લ્લોગ્લુપીના હેલ્લાનથી, એક્ટ્રોલ કેટ ફોલ કેટલાને લાગ લેંગાવી અને અને લોગાવી અને અને લાગાવી અને કરો ત્રાંતિ સામેત્ર માટે અને અને સામેત્ર માટે કરો કરો કરો તેને અને ત્રાંતિ અને સ્ટેલિયાએ અને અને સામેત્ર સામેત્ર સ	hartis desserta e (anage) prefessoa.	-bell-bellet state and as a place of a state of the state	Somethyland (1884) allegen i sampagan and shell sepangan international and anti-shell sepangan and an external		
8.	How you will pay the fee	you sub	rself, yo mitting y	u may pay with cash. o	low you : cashier's	may pay. Typica check, or money	neck with the clerk's office in your Ily, if you are paying the fee y order. If your attorney is pay with a credit card or check		
		☐ I ne App	ed to pa	ay the fee in installme for Individuals to Pay T	ents. If yo The Filing	ou choose this o	ption, sign and attach the ents (Official Form 103A).		
		less pay	than 15	50% of the official pove	rty line th choose tl	waive your fee, lat applies to you his option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the <i>Application to Have the</i> with your petition.		
9.	Have you filed for bankruptcy within the	No.	manya mang pag , a, a a, a y Assassas , a	en Andread and any program (Alb A manus on the Andread and Andread And					
	last 8 years?	Yes.	District		When	MM / DD ()000	Case number		
			District		When	MM / DD / YYYY	Casa number		
						MM / DD / YYYY	Case number		
			District		When	MM / DD / YYYY	Case number		
10.	Are any bankruptcy	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		Half to be common agency, for the common agency of the common agency. We demonstrate the common agency of the comm					
	cases pending or being filed by a spouse who is	No Yes.	Dobtor						
	not filing this case with	; Co.	District				Relationship to you		
	you, or by a business partner, or by an affiliate?		Oldaict _		When	MM / DD / YYYY	Case number, if known		
			Debtor _				Relationship to you		
			District		When	MM / DD / YYYY	Case number, if known		
	Do you rent your	No.	Go to line						
	residence?	/		r landlord obtained an evid	ction judgr	ment against you a	and do you want to stay in your		
				Go to line 12.					
			Yes.	Fill out <i>Initial Statement A</i> pankruptcy petition.	lbout an E	viction Judgment /	Against You (Form 101A) and file it with		

Case 17-18200

Doc 1 Filed 06/15/17

Entered 06/15/17 14:40:00 Page 4 of 10

Desc Main

Debtor 1

Case number (if known

Part 3:	Report	About	Any	Businesses	You	Own	as	a Sole	Propriet	O F

12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time business? Yes. Name and location of business A sole proprietorship is a business you operate as an individual, and is not a Name of business, if any separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any No. property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

ZIP Code

State

Case 17-18200

Filed 06/15/17

Entered 06/15/17 14:40:00 Page 5 of 10

Desc Main

Debtor 1

Case number lif known

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

L	I am not required to receive a briefing	about
	credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_	I am not required t	to receive	a briefing	about
	credit counseling	because d	of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

reasonably tried to do so.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Debtor 1

Case 17-18200 Doc 1 Filed 06/15/17 Entered 06/15/17 14:40:00 Desc Main Page 6 of 10

Case number (if known)

16	. What kind of debts do	16a. Are your debts prima as "incurred by an individ	arily consumer debts? Consumer de	ebts are defined in 11 U.S.C. § 101(8)				
	you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.						
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
		☐ No. Go to line 16c.☐ Yes. Go to line 17.	investment or through the operation of the	e business or investment.				
		16c. State the type of debts yo	ou owe that are not consumer debts or bu	usiness debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	MARIAL TO WAR OF A BERT A CHEEREN OF DESCRIPTION OF CHEEREN ACCESS OF THE PROPERTY OF THE MARIA PROPERTY AS IN THE ABOVE THE CHEEREN ACCESS OF THE ABOVE				
N-4540-18span	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens No	oter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?				
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
9.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
issana:	W. Communication of the Commun	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
	1974 Sign Below							
10	you	I have examined this petition, ar correct.	nd I declare under penalty of perjury that t	the information provided is true and				
		If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, if understand the relief available under each	f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed				
		, · · · · · · · · · · · · · · · · · · ·	I I did not pay or agree to pay someone wand read the notice required by 11 U.S.C.	§ 342(b).				
		I request relief in accordance wit	h the chapter of title 11, United States Co	ode, specified in this petition.				
		I understand making a false/state with a bankruptcy case car results. §§ 152, 1341, 1519, a	ement, concealing property, or obtaining i It in fines up to \$250,000, or imprisonmen nd 3571.	money or property by fraud in connection it for up to 20 years, or both.				
		Signature of Debtor 1	feeler x					
		L 15 1	Signature	of Debtor 2				
		Executed on O O I	Executed of	on				

Case 17-18200 Doc 1 Filed 06/15/17 Entered 06/15/17 14:40:00 Desc Main Document Page 7 of 10

First Name Middle Nan	ne Last Name	Case number (#known)				
For your attorney, if you are epresented by one Tyou are not represented by an attorney, you do not eed to file this page.	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about elig to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the det the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					ed the relief ered to the debtor(s
	Signature of Attorney for Debtor	Date	MM	1	DD	/ YYYY
	Printed name					***************************************
	Firm name		** **			
	Number Street					
			····			
	City	State	ZIP C	ode		
	Contact phone	Email address				
	Bar number	State	Ŧ			

Case 17-18200 Doc 1 Filed 06/15/17 Entered 0

Entered 06/15/17 14:40:00 Page 8 of 10

Desc Main

Debtor 1

First DSQ Middle More

Doc 1 Filed 06/15/17

Case number (if known)____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

Yes Are you

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

Yes

you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

* Just myelle *		
Signature of Debtor 1	Signature of De	btor 2
Date UM/DD /YYYY	Date	MM / DD / YYYY
Contact phone	Contact phone	
Cell phone 313-7754	Cell phone	
Email address SAWheller 10001 Com	Email address	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	Case No.
Debtor (s) LISA Wheeler)	Chapter \3
parasit Vy (icola))	·

List of Creditors

Bank of america Mongage	
Carrington Montgage	
Heavner Beyers, & Mihlar, LLC 111 East Main St. Decatur, IL 62523	

Case 17-18200 Doc 1 Filed 06/15/17 Entered 06/15/17 14:40:00 Desc Main Debtor 1 Document Page 10 of 10 Debtor 1